



## Around the block or halfway around the globe, a Premier mortgage opens up a world of possibilities.

Your ambitions are not limited by your latitude. No matter where you choose to call home, you need a mortgage that lets you take advantage of all the world has to offer. When you're ready to settle down, consider an HSBC Premier mortgage.

In the U.S., our exclusive Premier mortgages<sup>1</sup> offer:

- ▶ **Our best rates**<sup>2</sup> on fixed and ARM options
- ▶ No lender fees<sup>3</sup> – an average savings of \$2,000 or more
- ▶ Access up to \$5 million in financing
- ▶ Limited time offering of .25% fixed rate discount for mortgages under \$417,000<sup>4</sup>

And if you're relocating overseas, our portable HSBC credit history will help make the transition seamlessly. This is just one of the unmatched benefits available to Premier clients. You'll also have access to a Relationship Manager who has access to a vast global network of resources and knowledge – invaluable commodities in today's information-hungry world. Because knowledge is the new currency.

**To learn more, call an expert mortgage loan consultant at 1 866 318-5094, stop by your nearest HSBC branch or visit [hsbcpremierusa.com/world](http://hsbcpremierusa.com/world).**

**HSBC**  **PREMIER**  
The world's local bank

<sup>1</sup>Available in the 48 contiguous United States and Hawaii. Excludes Domestic Private Bank offerings.


<sup>2</sup>Discounts and loan amount depend on specific program and may require certain Premier balances, reserves, equity and automatic payment from a Premier Checking account. Programs are subject to change.

<sup>3</sup>Typical fees paid by lender at closing include loan origination fee, MERS fee, tax service fee, flood certification fee, document delivery fee, upfront appraisal costs, bank attorney fee (escrow fees in CA), recording fees, and CEMA processing fee for refinances applicable in NY only.

<sup>4</sup>Discount is limited to the fixed conforming rate product only through November 13, 2009. Discounts may be cancelled or subject to change at any time and cannot be combined with any other offer or discount.

To qualify for an HSBC Premier relationship, you need to open an HSBC Premier Checking account and maintain \$100,000 in combined U.S. personal deposit and investment balances. Business owners may use their commercial deposit and investment balances to qualify for a personal Premier relationship. A monthly maintenance fee of \$50.00 will be incurred if minimum balance requirements are not maintained.

Deposit products offered in the U.S. by HSBC Bank USA, N.A. Member FDIC. 2009 HSBC Bank USA, N.A.

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